

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: Gregory J. Yurick  
Joanne D. Yurick

Case No.: 17-13991

Judge: VFP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original

☒ Modified/Notice Required

Date: October 18,  
2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI

Initial Debtor: GJY

Initial Co-Debtor JDY

### Part 1: Payment and Length of Plan

a. The debtor shall pay 991.00 Monthly\* to the Chapter 13 Trustee, starting on March 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The debtors are proposing to do a reverse mortgage for their property at 2349 Whittier Street Rahway, NJ 07065.

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	2,500.00
State of New Jersey	Taxes and certain other debts	2,365.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
RSI BANK	2349 Whittier Street Rahway, NJ 07065 Union County	19,319.74	4.13	20,395.84	1,861.09

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ■ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan □ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
CHASE AUTO	2004 Chevrolet Silverado 121,000 miles	3,678.31

**Part 5: Unsecured Claims ■ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*

☒ Not less than 79 percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** x **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 20, 2017.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
The Plan is being modified to propose for the debtors to do a reverse mortgage for their property at 2349 Whittier Street Rahway, NJ 07065.	The Plan is being modified to propose for the debtors to do a reverse mortgage for their property at 2349 Whittier Street Rahway, NJ 07065.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$991.00 per month for 8 months, then \$1,000.83 per month for 52 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>October 18, 2018</u>	<u>/s/ Gregory J. Yurick</u> Gregory J. Yurick Debtor
Date: <u>October 18, 2018</u>	<u>/s/ Joanne D. Yurick</u> Joanne D. Yurick Joint Debtor
Date: <u>October 18, 2018</u>	<u>/s/ Russell L. Low</u> Russell L. Low 4745 Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gregory J. Yurick  
 Joanne D. Yurick  
 Debtors

Case No. 17-13991-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db/jdb  
 516675559 +Gregory J. Yurick, Joanne D. Yurick, 2349 Whittier Street, Rahway, NJ 07065-3735  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)  
 516675566 +CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003  
 516675567 +CHASE BP PRVT LBL, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516675568 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516675570 +CITI-SHELL, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516675565 +Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Suite B208, P.O. Box 2594,  
 Clifton, NJ 07015-2594  
 516675575 +EXXMBLCITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 516675574 +Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504  
 516675576 +FNB OMAHA, PO BOX 3412, OMAHA, NE 68103-0412  
 516675581 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 516872680 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 516675586 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 U.S. Attorney, 970 Broad St.,  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516675562 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 20 2018 00:15:15  
 CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR, RICHMOND, VA 23238  
 516838081 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 20 2018 00:14:24  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516675571 +E-mail/Text: mrdiscen@discover.com Oct 20 2018 00:11:39 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 516675573 +E-mail/Text: dplbk@discover.com Oct 20 2018 00:12:59 DISCOVER PERSONAL LOAN, PO BOX 30954,  
 SALT LAKE CITY, UT 84130-0954  
 516906218 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 20 2018 00:14:33 Directv, LLC,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516685212 E-mail/Text: mrdiscen@discover.com Oct 20 2018 00:11:39 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516675578 +E-mail/Text: bky@martonelaw.com Oct 20 2018 00:11:37 Frank J. Martone, P.C.,  
 1455 Broad Street, Bloomfield, NJ 07003-3068  
 516918238 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 20 2018 00:14:51  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
 Norfolk VA 23541  
 516918338 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 20 2018 00:15:18  
 Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541  
 516918323 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 20 2018 00:14:26  
 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
 Norfolk VA 23541  
 516675579 +E-mail/Text: tfitzsimmons@rsibanking.com Oct 20 2018 00:11:40 RSI BANK, 1500 IRVING ST,  
 RAHWAY, NJ 07065-4008  
 516675583 +E-mail/PDF: gecsed@recoverycorp.com Oct 20 2018 00:14:18 SYNCB/HOME DESIGN HVAC,  
 C/O PO BOX 965036, ORLANDO, FL 32896-0001  
 516675584 +E-mail/PDF: gecsed@recoverycorp.com Oct 20 2018 00:14:42 SYNCB/LOWES, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 516675585 +E-mail/PDF: gecsed@recoverycorp.com Oct 20 2018 00:14:18 SYNCB/MODELLS, PO BOX 965005,  
 ORLANDO, FL 32896-5005

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516733059 JPMorgan Chase Bank, N.A., po box 29505 Phx, AZ 850385  
 cr\* +RSI Bank, 1500 Irving St, Rahway, NJ 07065-4008  
 516675560\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)  
 516675561\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)  
 516675563\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,  
 RICHMOND, VA 23238)  
 516675564\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,  
 RICHMOND, VA 23238)  
 516675569\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 516675572\* +DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  
 516675577\* +FNB OMAHA, PO BOX 3412, OMAHA, NE 68103-0412

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Oct 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516675580\* +RSI BANK, 1500 IRVING ST, RAHWAY, NJ 07065-4008

516675582\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,  
Trenton, NJ 08695)

TOTALS: 1, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor RSI Bank bky@martonelaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Gregory J. Yurick rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Joanne D. Yurick rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6